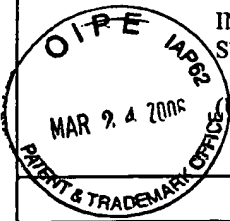


FORM PTO-1449 U. S DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (Use several sheets if necessary)	ATTY. DOCKET NO.	SERIAL NO.
	U015456-6	10/777,586
	APPLICANT	
	Roger Howard WILLIAMS III	
	FILING DATE	GROUP
Feb. 12, 2004	3624	



**U.S. PATENT DOCUMENTS**

EXAMINER INITIALS	REFERENCE DESIGNATION	DOCUMENT NUMBER	DATE	NAME	FILING DATE IF APPROPRIATE
N.S.	AA	2002/0019805	02/2002	Kalotay	
N.S.	AB	6,006,207	12/1999	Mumick et al.	
	AC				
	AD				
	AE				
	AF				
	AG				
	AH				
	AI				
	AJ				
	AK				

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION	
					YES	NO
	AL					
	AM					
	AN					
	AO					
	AP					

**OTHER ART (Including Author, Title, Date, Pertinent Dates, Etc.)**

N.S.	AR	Robert J. Hartl, "A Case for Mark-to-Market Residential Mortgages," Real Estate Issues, pp. 33-35 (Spring/Summer 1993)
	AS	
	AT	

EXAMINER <i>N. Subra</i>	DATE CONSIDERED <i>4/30/06</i>
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.